



# START WORK

A quick guide to  
starting a new job

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# Receiving a job offer

Nice work you got the job! We want to give you some useful steps to take when you receive a job offer, before accepting. It's important that you understand what you are committing to.

## The offer

Employers can offer you a job over the phone, in-person or via some written means. Our first tip? Unless the offer is in writing, it's not official, so make sure you get something in writing.



**Ask your potential employer to send the formal offer (usually a letter of offer and Contract for Employment) to you via email.**

## The contract

When you have received the Contract for Employment, look for these key bits of information and make sure you follow up anything you are not clear on:



**Start date and contract length**



**Basis or type of employment**



**Award**



**Probation Period**



**Obligations and restraints**



**Tools of Trade**



**Benefits**



**Termination clauses**

### Start date and contract length

The day you are expected to start your new role will be outlined, and if you are taking a fixed term contract, the period for which your employment contract runs will be stated.

Your start date is usually mutually agreed between yourself and your potential employer to allow you to adhere to any notice periods for other employment, holidays or other commitments you have.



**Check to make sure the start dates and contract length (if relevant) is what was agreed.**



**Make sure you understand the basis of your employment and the conditions you are committing to.**

## Basis/Type of Employment

The basis of employment means whether you are Full-time/Part-time Permanent employee; a Casual employee; or on a Fixed Term Contract. This arrangement will be outlined; with the expected hours you will be working per week.

The basis under which you are employed will determine expected notice periods, leave provisions and superannuation entitlements.

It's important to note that permanent (full-time and part-time) workers attract different conditions to casual workers and contractors.

As a permanent employee you will have an ongoing contract of employment. You will be eligible for sick leave, holiday pay, long service leave and carer's or other types of leave. If you are a part-time worker you will accrue the different leaves at a pro-rata rate (that aligns with the number of hours you work per week).

If you are employed on a casual basis, you usually aren't guaranteed any certain number of hours each week and the hours can be irregular. You won't be accruing annual leave but will likely have a loading included in your casual rate, that compensates for leave and other permanent entitlements. You will also have a much shorter notice period (usually 1 hour or 1 day).

If you are on a Fixed Term Contract you will be employed for a set amount of time, for example, a 3, 6 or 12-month contract, or it could be for the completion of a specific project or for a season. Fixed term employees are usually entitled to the same pay and conditions as a permanent employee.

### Awards

It's VERY important that you know which award or agreement that you're on (if any). It will help you with knowing what your basic entitlements are so that you can check that your employer is doing the right thing for you.

Awards are a legally enforceable instruments that establishes minimum terms and conditions of employment for particular occupations and/or industries. They generally cover minimum rates of pay, hours of work, allowances, overtime and penalty rates.

Many larger businesses may have an enterprise agreement that sets out employment conditions relevant to that workplace, in lieu of the award.

In Western Australia, there are two different industrial relations systems in operation. Depending on the type of structure your employer operates, will determine the system you are covered by.

Both systems provide protection for employees through legislation. Both systems have Acts which include minimum employment standards, and awards which have industry or occupation specific standards.

For information on which type of businesses fall into the WA State Industrial Relations System go to [www.commerce.wa.gov.au/labour-relations/guide-who-wa-state-system](http://www.commerce.wa.gov.au/labour-relations/guide-who-wa-state-system)

Knowing this information will give you the knowledge to talk to your employer if you feel something is not right. You should ask your employer for confirmation as to which award or enterprise agreement applies to you and if possible, obtain a copy.



**If concerned, check that your rate of pay is in-line with the Award by going to [www.fairwork.gov.au](http://www.fairwork.gov.au) if you are on a national Modern Award; or call Wageline 1300 655 266 if you are on a State Award.**



## Probation period

Most employers will put new employees on a probation period to make sure they're suited to the job. They can range from one, three or six months. Employees on probation should still be paid the correct wage and accumulate entitlements.

If the employer or you decide the role isn't the right fit for you, then the employment contract can be terminated, often with a shorter notice period.



**Work out the date of your probation period ending and ask what process your employer has in place to recognise the successful completion of the probation period.**

## Obligations and restraints

Your contract of employment may include information about your obligations as an employee whilst you are employed.

The key obligations of an employee are:

- To follow all lawful and reasonable directions of the employer;
- To undertake duties to the best of your abilities; and
- To act in the best interests of the employer.

The above obligations are inferred in all contracts of employment, which means that they apply even where they are not written down.

Other obligations may also be included whether through the employment contract or company policy. It is important that you understand and follow these requirements.

Many contracts will include restraints or restrictions that apply to you outside of work, or after the employment has ended. These may include restrictions on



**Be aware of these conditions and talk to your employer if you have any concerns.**

having multiple jobs, making adverse comments about the business, disclosing confidential information, or restrictions on working for competitors once your employment has ended.

### Tools of trade

Tools of trade are any tools and equipment that you will be required to use in order to do your job properly. You may be provided with these or some of these from your employer. Your contract will outline what will be issued to you by your employer and if you are expected to provide any tools yourself. Your employer may reimburse you for costs, or you can claim a tax deduction for some or all of the costs. You can also claim the cost of repairing, insuring and any interest on money you borrowed to buy these items.



**Take care of any issued items as these will need to be returned in a reasonable state if you end your employment.**

**If you have to provide some tools yourself, get organised so you are fully equipped when you start your job.**

### Benefits

An employee benefits package (the perks) includes all the non-wage benefits, offered by an employer. These can differ from company to company.

They are provided by businesses in addition to wages to create a competitive package for the employee. They include things like extra leave over Christmas, additional superannuation contributions, professional development initiatives, additional flexible work arrangements and access to professional counselling and support.



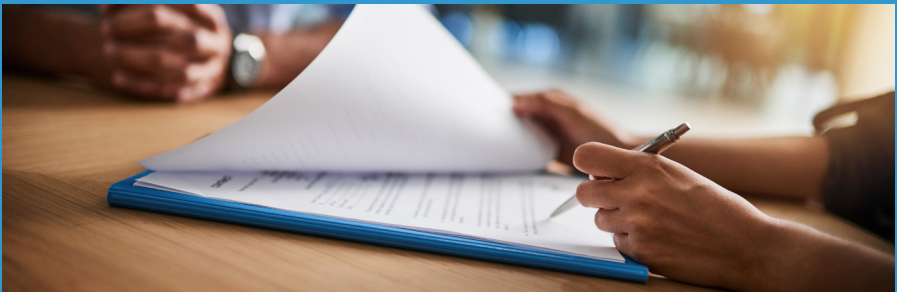
**Be across what your employer has committed to and if you think that they haven't delivered on something in your contract, raise it with them.**

## Termination clauses

The termination section will outline what is required of you and your employer if either of you decide to end the employment contract. It will outline the notice period you will need to give, if you choose to resign. If you don't give the stated notice period – and choose to leave – the employer may deduct your notice period from any monies owing to you.



**Understand the notice periods you are required to give so that you can let any new employers know that you must adhere to these before committing to starting a new job.**



## The commitment

Once you have thoroughly gone through your contract, sign the letter of offer/ or confirm your acceptance in the way instructed and return it to your new employer.

An offer of employment will usually have a time limit on it. It's important that you adhere to the period of offer, otherwise it may expire, and the employer can offer the role to someone else.



**Make sure you get a response or acknowledgement that your employer has received your acceptance of the job.**



# Preparation before you start

Once you have signed and returned your Employment Contract, there are some steps you can take to ensure you are prepared to start your new role.

## The week or so before

Your first day may be different to your normal work routine as inductions, meetings with Human Resources and other activities may need to take place when you are on-site for the first time.



So that you are prepared for this, ask your employer as many questions as you need to before you start.

Some question suggestions:

- Where do you need go to on your first day?
- What is your start time for your first day?
- Who do you need to ask for on your first day?
- What is the dress code or is there a uniform?
- Do you need to bring your own tools or any work equipment or will the employer provide them on the first day?

Your new place of work may also be somewhere you are unfamiliar with. It's important to iron out how you will get there.

If you are taking public transport, you will need to work out how long it will take and what your options are if you miss one of your buses or trains. If you are driving, you'll need to factor in traffic conditions and parking.



**Do your research on how you will get to work. If you are travelling by public transport, map out your timetable, if you are driving identify parking options.**

**Take a trial run so you can see how long it will take to get into your work on a normal day. This will ensure you are on-time!**

## The night before

It's important to be prepared and organised before starting a new job to make your first day go as smoothly as possible. Being prepared will also help lessen the nerves so you can get a good night sleep.



**Have your clothes ready to go, clean and ironed for the morning.**

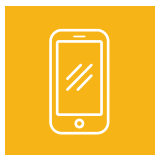
**Prepare to take lunch with you in case there are limited lunch options in the area.**

## On the day

We all want to make a good impression when starting a new job.



**Don't be late, be a little early!**



**Put your phone on silent**



**Smile**



**Listen and observe what is going on all around you**



**Talk to people and find out what they do**



**Be friendly and enthusiastic**



**Pay attention and show interest**



**Remember to say thank you**



**Don't judge anyone or anything too quickly**



**Ask questions - it shows you are learning and interested**



**Find yourself a friend**



**Follow our tips from actual employers on how to go about making a good first impression.**



# Getting set-up as an employee

To be set up as a paid employee you will be required to provide your employer with some information. Your new employer may request details and documentation prior to starting your new job, or once you have started. Make sure you have everything ready to go so you can get set up easily. Otherwise this will delay you being paid!



**Download an app such as LastPass, Dashlane or Roboform Everywhere to store useful information securely, so you will always have it at your fingertips.**

## The 'must-have' details

### Bank Account details

You will need a bank account that is suitable for your employer to electronically deposit your wages into. If you haven't got a bank account, you will need to go into a bank with identification (check requirements online before going) and get one set up that suits your needs.



**Store your bank account details so they are easily accessible. You'll need to provide the BSB number, account number, name the account is in, and the name of the banking institution.**

### Tax File Number (TFN)

A TFN identifies you for tax and superannuation purposes. It is your personal reference number that will remain with you throughout your lifetime.

If you haven't got a tax file number, you can find out how to apply for one here: [www.ato.gov.au/Individuals/Tax-file-number/Apply-for-a-TFN/](http://www.ato.gov.au/Individuals/Tax-file-number/Apply-for-a-TFN/)

If you have got one but can't find it, you can go to your myGov account where it is stored.



**You will be required to fill out a tax declaration form - have your Tax File Number ready.**

### Emergency Contacts

Employers will need you to provide the contact details of one or two people that can be contacted in case of an emergency. Your employer will only contact these people in emergency situations. Most people will put down the names of their husbands/wives/partners, parents, siblings or close family or friends.



**Have the first name and surname, phone number, email and postal address and how they relate you, ready for at least 2 people. Make sure you ask for permission from your preferred emergency contacts first, before you provide their details.**



## The licenses and qualifications evidence

### Driver's License

Many employers will require you to drive a vehicle at some stage for work purposes and will need your License details for insurance purposes. They may also request your License for identification purposes. If you don't have a driver's license and your new role doesn't require you to drive, your employer may ask for another piece of identification such as a passport or Proof of Age card.



**Bring your license (or other piece of identification), as your employer may take a copy for their records.**

### Trade licenses or other work licenses

Depending on your job you may be required to have trade papers, or a construction industry white card, working from heights, or confined spaces license. If this is required to do the role you have been employed for, please make sure you have a copy or details of these.



**Bring your work licenses or evidence of your licenses as your employer may need to take a copy or you will need to provide license numbers (these can often be checked online for authenticity).**

### Qualifications

Some employers will ask for proof of qualification if you have stated in your interview or CV that you have completed one. They will often ask to sight the qualification and take a copy for their records.



**Ask your employer if they require proof of qualification (if relevant to role) or bring in your qualification certificates with you so a copy can be made.**

## The technical stuff

### Superannuation

Superannuation is money that your employer must pay in addition to your pay. It is money put aside over your lifetime and (usually) only accessible when you retire. This is called the Super Guarantee (SG), and its law.

Generally speaking, you are entitled to SG contributions from your employer if you're at least 18 years old and paid \$450 or more (before tax) in a month.

Your employer will most likely have a Superannuation fund it uses for its employees, that you will also be able to use. However, if you have already had an account set up with another super fund that you would like to continue using, you can often elect to do so.

Keep in mind that having several super accounts could mean you're paying multiple fees and charges, which may reduce your overall retirement income. So, if you choose to start another account with your new employer, consolidate your existing accounts through myGov.



**Check your superannuation details through the ATO services on myGov and bring the details along if you would like to continue using the same fund. If you don't have a superannuation account set up, your employer will ask you to fill out a form to do so- you will need your TFN for this also.**

### Higher Education Loan Programme (HELP)/Trade Support Loan (TSL)

If you have accrued a loan throughout your university studies or completing an apprenticeship, you will be required to start paying this back once you earn over the current set threshold.

To find out what the current threshold is go to: [www.ato.gov.au/Individuals/Study-and-training-support-loans/](http://www.ato.gov.au/Individuals/Study-and-training-support-loans/)

If your salary is going to be over the threshold, your new employer will take out automatic deductions from your wage each pay period. This money will go to the ATO to pay of your debt in small increments.



**When filling out the Tax File Declaration Form provided to you by your employer, make sure that, if you do have a HELP or TSL debt, you tick YES at the appropriate section.**

# Getting Paid

Your employer will give you a pay slip for every pay period. This may be a physical slip, sent to you via email, or be stored online in a HR system that you can access.

## The payslip details

You should receive your pay slip no later than one day after pay day. Your pay slip will outline:

- The pay period dates
- Allowances or loadings you have been paid
- The number of hours you worked
- Gross pay
- Net pay
- The rate you are paid
- Employer superannuation contributions
- HELP or TSL repayments made
- The amount of tax paid

## The payslip glossary

**Gross pay** is the full dollar amount you are paid in total.

**Net pay** is the full dollar amount minus all the deductions (tax, HELP/TSL repayments etc.). This will be the amount deposited into your bank account.

**Pay period** outlines dates that the pay slip covers. Employers will usually pay you in regular intervals of either weekly, fortnightly or monthly.

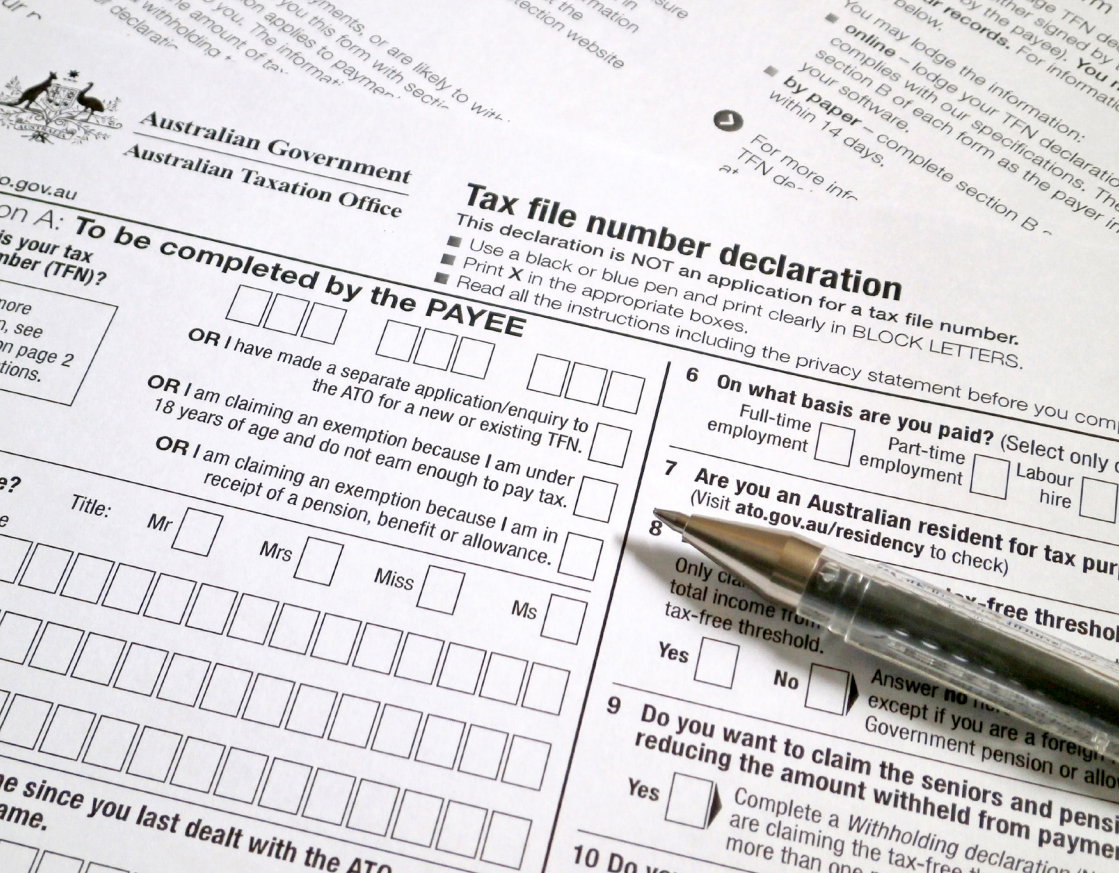
**HELP** stands for Higher Education Loan Programme (University loan)

**TSL** stands for Trade Support Loan (Apprenticeship loan)

**PAYG** stands for PAY AS YOU GO



**Check your payslip regularly to make sure you are getting paid the right amount and all your entitlements are correct. If you have questions, talk to your employer.**



# Managing Tax

## The taxable income

You will be provided with a PAYG summary total of all your earnings for the financial year by your employer (after June 30). You also need to keep a record of any other earnings you made such as interest earned on bank accounts; rent from investment properties; or dividends, if you have shares.



**Keep records of your income and understand what the Government considers taxable income!**

## The deductible expenses

A tax return allows you to claim work related and other expenses you've paid, against your taxable income. This may include purchases of protective equipment, uniforms (with logos), tools, association and union fees, charity donations, tax accounting fees and private health insurance.

This may reduce the amount of tax you need to pay, which may mean you may get a return. It's a good idea to remember to take photos of your receipts (as receipts can fade easily) throughout the year for your records.



**Download the ATO's myDeductions app that helps you keep records of your work-related expenses throughout the financial year.**

## The tax return

Most people must lodge a tax return annually for the period between 1 July and 30 June (known as the financial year). You can do this yourself online, or you can engage a tax accountant to do it for you.

If you choose to lodge your tax yourself, you will need to make sure you put your tax return for the financial year by 30 October every year. If you choose to pay a tax accountant to do this for you, the lodgement won't need to be done until 30 May each year.



**Set up a myGov account to access the myTax tool to lodge your own tax return.**



# 5 Healthy Financial Habits To Get Into



## 1. Know Where Your Money Goes

Do a basic budget so you can track your weekly or monthly expenses against your income. Determine how much you generally spend on rent/mortgage, groceries, petrol/transport fares, utilities bills (gas, water, electricity), internet and phone costs, and insurances. Monitor these expenses so that you know where is your money going! It will also give you a clear idea on how much you can spend on entertainment or put away and save.



Download a budgeting app - Most banks have a budgeting app which can help you do this if you have a bank account with them.



## 2. Exercise Self-Control

It's important to have self-control over how you spend your money. Learn how to say no to yourself. Before going to the counter or clicking 'purchase' on-line, ask yourself 'do you need that new pair of shoes' or 'do you just want them?' Have you budgeted for them? If not, give yourself at least a couple of days before buying them, or it may just be a quick impulse buy you regret later.



## 3. Live within your means

The best way to stay out of debt is to only spend money you actually have, rather than borrowing money to pay back later. Credit cards are probably the most common way to do this. If you can, avoid getting a credit card. If you do get a credit card, make sure you always pay off more than the minimum monthly amount back, or preferably pay off all the debt each month, so that you don't incur interest. The old saying "if you have to borrow it, you can't afford it", is worth remembering.



## 4. Pay your bills (and fines) on time

Most bills (and fines) come with a due date that you need to pay by. If you ignore this and miss the deadline, you will often start incurring late fees, increasing the total amount you need to pay back. Stay organised and budget for regular bills so you can reduce any additional amounts being added. If you do get stuck and can't pay a bill- most companies have payment plan options, you can access – call them and ask what they can do to help!



### 5. Save, save, save!

Set up a separate savings account from where your regular pay goes.

Organise an automatic regular deduction to come out on each pay day, which is deposited into this savings account. If some money is put aside before you even see it- you will likely not miss it.

If you are really confident that you can leave your savings to grow, consider an online savings accounts that rewards you with higher interest returns if you leave your savings untouched.

Set a savings goal so you are working towards something substantial, like your dream holiday, car or something else that makes you happy. It's also useful to have savings to access in an emergency, in case something unexpected comes your way.



**Do the free Be MoneySmart online training modules to help manage your money and learn budgeting and savings skills. See the website: [www.moneysmart.gov.au/teaching/teaching-resources/teaching-resources-for-vet](http://www.moneysmart.gov.au/teaching/teaching-resources/teaching-resources-for-vet)**



# Useful Websites and Apps

## Websites

**The Australian Tax Office (ATO)** for information about taxation, superannuation, to apply for a Tax File Number, study and support loans

[www.ato.gov.au](http://www.ato.gov.au)

**Department of Mines, Industry Regulation and Safety** for information on WA Labour Relations including Wageline

[www.commerce.wa.gov.au/](http://www.commerce.wa.gov.au/)

[www.commerce.wa.gov.au/labour-relations/contact-wageline](http://www.commerce.wa.gov.au/labour-relations/contact-wageline)

**The Fair Work Ombudsman** for information and advice about Australia's workplace rights and rules

[www.fairwork.gov.au/](http://www.fairwork.gov.au/)

**myGov** to access government services online. It stores any letters, statements and messages you receive from government departments and you can update your address and contact details in your myGov account

[my.gov.au/](http://my.gov.au/)

**Moneysmart** for advice on all things money including free resources, tips and guidance on how to manage your finances

[moneysmart.gov.au/](http://moneysmart.gov.au/)

## Apps

**Dashlane, LastPass and RoboForm Everywhere Apps** are password managers and digital vaults to store important information. Use on computers, **iPhone**, iPod Touch, iPad and for **Android** 4.0 and later. Download from the App store.

**myDeductions** is a free record keeping tool in the **ATO app**.

# Check List

## The offer

- Ask your potential employer to send the formal offer (usually a letter of offer and Contract for Employment) to you via email.

## The contract

- Check to make sure the start dates and contract length (if relevant) is what was agreed.
- Understand the basis of your employment and the conditions you are committing to.
- If concerned, check that your rate of pay is in-line with the Award by going to [www.fairwork.gov.au](http://www.fairwork.gov.au) for a Modern Award or Wageline 1300 655 266 if you are on a State Award.
- Work out the date of your probation period ending and ask what process your employer has to recognise the successful completion of the probation period.
- Be aware of any restraint conditions and talk to your employer if you think they will impact on any business or future career plans you may have before signing your contract.
- Take care of any work issued items-these will need to be returned in a reasonable state if you end your employment.
- If you have to provide some tools yourself, get organised so you are fully equipped when you start your job.
- Be across the benefits your employer has committed to and if you think that they haven't delivered on something in your contract, raise it with them.
- Understand the notice periods you are required to give so that you can let any new employers know that you must adhere to these before committing to starting a new job.



## The commitment

- Make sure you get a response or acknowledgement that your employer has received your acceptance of the job.

## The week or so before

- So that you are prepared for your first day, ask your employer as many questions as you need to.
- Do your research on how you will get to work. If you are travelling by public transport, map out your timetable, if you are driving identify parking options.
- Try a trial run so you can see how long it will take to get into your work on a normal day. This will ensure you are on-time!

## The night before

- Have your clothes ready to go, clean and ironed for the morning.
- Prepare to take lunch with you in case there are limited lunch options in the area.

## On the day

- Follow our tips from actual employers on how to go about making a good first impression.



## The 'must-have' details

- Have these details ready: BSB number, account number, name the account is in, and the name of the banking institution.
- You will be required to fill out a tax declaration form- have your Tax File Number (TFN) ready.
- Have the first name and surname, phone number, email and postal address and how they relate you, ready for at least 2 people. Make sure you ask for permission from your preferred emergency contacts first, before you provide their details.

## The licenses and qualifications evidence

- Bring your license if you have one, as your employer may take a copy of your license or ask for your license number.
- Bring your work licenses or evidence of your licenses as your employer may need to take a copy or you will need to provide license numbers (these can often be checked online for authenticity).
- Ask your employer if they require proof of qualification (if relevant to role) or bring in your qualification certificates with you so a copy can be made.

## The technical stuff

- Check your superannuation details through the ATO services on myGov and bring the details along if you would like to continue using the same fund.
- If you don't have a superannuation account set up, your employer will ask you to fill out a form to do so- you will need your TFN for this also.
- When filling out the Tax File Declaration Form provided to you by your employer, make sure that, if you do have a HELP or TSL debt, you tick YES at the appropriate section.

## The payslip details

- Check your payslip regularly to make sure you are getting paid the right amount and all your entitlements are correct. If you have questions, talk to your employer.

## The taxable income

- Keep records of your income and know what the government consider taxable income!

## The deductible expenses

- Download the ATO's myDeductions app that helps you keep records of your work-related expenses throughout the financial year.

## The tax return

- Set up a myGov account to access the myTax tool to lodge your own tax return.



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